

**COPY**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD, APPARATUS, AND PROGRAM FOR CUSTOMIZING CREDIT ACCOUNTS

the specification of which ☒ is attached hereto ☐ was filed on \_\_\_\_\_  
as United States Application No. or PCT International Application No. \_\_\_\_\_  
and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR §1.56.

I hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: Joseph M. Fitzpatrick (Registration No. 17,398), Lawrence F. Scinto (Registration No. 18,973), William J. Brunet (Registration No. 20,452), Robert L. Baechtold (Registration No. 20,860), John A. O'Brien (Registration No. 24,367), John A. Krause (Registration No. 24,613), Henry J. Renk (Registration No. 25,499), Peter Saxon (Registration No. 24,947), Anthony M. Zupcic (Registration No. 27,276), Charles P. Baker (Registration No. 26,702), Stevan J. Bosses (Registration No. 22,291), Edward E. Vassallo (Registration No. 29,117), Ronald A. Clayton (Registration No. 26,718), Lawrence A. Stahl (Registration No. 30,110), Laura A. Bauer (Registration No. 29,767), Leonard P. Diana (Registration No. 29,296), David M. Quinlan (Registration No. 26,641), Nicholas N. Kallas (Registration No. 31,530), William M. Wannisky (Registration No. 28,373), Lawrence S. Perry (Registration No. 31,865), Robert H. Fischer (Registration No. 30,051), Christopher Philip Wrist (Registration No. 32,078), Gary M. Jacobs (Registration No. 28,861), Michael K. O'Neill (Registration No. 32,622), Bruce C. Haas (Registration No. 32,734), Scott K. Reed (Registration No. 32,433), Scott D. Malpede (Registration No. 32,533), Fredrick M. Zullow (Registration No. 32,452), Richard P. Bauer (Registration No. 31,588), Warren E. Olsen (Registration No. 27,290), Abigail F. Cousins (Registration No. 29,292), Steven E. Warner (Registration No. 33,326), Thomas J. O'Connell (Registration No. 33,202), Penina Wollman (Registration No. 30,816), David L. Schaeffer (Registration No. 32,716), Jack S. Cubert (Registration No. 24,245), Mark A. Williamson (Registration No. 33,628), Jean K. Dudek (Registration No. 30,938), Raymond R. Mandra (Registration No. 34,382), Dominick A. Conde (Registration No. 33,856), Pasquale A. Razzano (Reg. No. 25,512), John W. Behringer (Registration No. 23,086), Robert C. Kline (Registration No. 17,739), Mark J. Itri (Registration No. 36,171), William C. Hwang (Registration No. 36,169), Michael P. Sandonato (Registration No. 35,345), Jack M. Arnold (Registration No. 25,823), John D. Carlin (Registration No. 37,292), Daniel S. Glueck (Registration No. 37,838), Victor J. Geraci (Registration No. 38,157), Joseph W. Ragusa (Registration No. 38,586), Brian L. Klock (Registration No. 36,570), Anne M. Maher (Registration No. 38,231), William J. Zak, Jr. (Registration No. 38,668), Thomas D. Pease (Registration No. 35,317), Bruce M. Wexler (Registration No. 35,409), Robert S. Mayer (Registration No. 38,544), Errol B. Taylor (Registration No. 39,853), Matthew J. Golden (Registration No. 35,161), Mark J. Rosen (Registration No. 39,822), Sean W. O'Brien (Registration No. 37,689), Thomas M. Palisi (Registration No. 36,629), Dolores A. Morogrossman (Registration No. 33,972), T. Thomas Gellenthien (Registration No. 39,683), Douglas Sharrott (Registration No. 39,832), Gordon F. Sieckmann (Registration No. 28,667), Jay H. Anderson (Registration No. 38,371) and Jeffrey L. Brandt (Registration No. 31,490).

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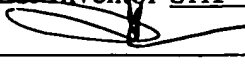
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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